WEST VIRGINIA
DIVISION of FINANCIAL INSTITUTIONS

125th ANNUAL REPORT OF FINANCIAL INSTITUTIONS

Pursuant to W.Va. Code §31A-2-12

Under the Supervision of the

COMMISSIONER OF FINANCIAL INSTITUTIONS

Fiscal Year ending June 30, 2026

Dawn E. Holstein
Commissioner

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DIVISION HISTORY

During the period between 1863 and 1891, state banks were entirely free from regulation and supervision by the State. The Legislature in 1891 passed a law providing for a State Banking Department and authorized the Governor to appoint a State Bank Examiner, to be under the jurisdiction and control of the Board of Public Works. The Office of the Commissioner of Banking was created by Legislative enactment on February 21, 1901, and continues to function under and by authority of West Virginia Code §31A, as amended.

The following officials served as heads of the State Banking Department. There was an official name change in 1989 to the Division of Banking, and on February 29, 2012 to the Division of Financial Institutions.

Name	*Title*	*Year Served*
Charles W. Young	Bank Examiner	1891-1892
C.A. Weaver	Bank Examiner	1893-1894
No Record	Bank Examiner	1895-1898
O.B. Wetzel	Bank Examiner	1899-1900
O.B. Kefauver	Bank Examiner	1900-1901
M.A. Kendall	Commissioner	1901-1905
S.V. Mathews	Commissioner	1905-1915
S. Preston Smith	Commissioner	1915-1919
Joseph S. Hill	Commissioner	1919-1923
Naaman Jackson	Commissioner	1923-1924
Harry A. Abbott	Commissioner	1924-1929
Lathrop R. Charter, Jr.	Commissioner	1929-1933
Waitman C. Given	Commissioner	1933-1934
George Ward	Commissioner	1934-1940
H.P. Brightwell	Acting Commissioner	1940-1940
R. Carl Andrews	Commissioner	1940-1941
H.D. Vaughan	Commissioner	1941-1942
A.W. Locke	Commissioner	1942-1947
John H. Hoffman	Commissioner	1947-1955
Mrs. Neil W. Walker	Commissioner	1955-1957
Donald Taylor	Commissioner	1957-1960
Carl B. Early	Commissioner	1960-1967
M. W. Smith	Commissioner	1967-1971
George B. Jordan, Jr.	Commissioner	1972-1974
W. Lovell Higgins	Acting Commissioner	1974-1975
George B. Jordan, Jr.	Commissioner	1975-1977
H. David Hale	Commissioner	1977-1977
C. Joe Mullen	Commissioner	1977-1979
W. Lovell Higgins	Acting Commissioner	1979-1979
Phyllis Huff Arnold	Commissioner	1979-1983
Thomas J. Hansberry	Acting Commissioner	1983-1984
Thomas J. Hansberry	Commissioner	1985-1985
A. Kevin Thomas	Deputy Commissioner	1985-1987
David S. Mudie	Deputy Commissioner	1987-1988
James H. Paige, III	Commissioner	1989-1992
Sharon G. Bias	Commissioner	1992-2001
Larry A. Stark	Commissioner	2001-2008
Sara M. Cline	Acting Commissioner	2008-2009
Sara M. Cline	Commissioner	2009-2015
Dawn E. Holstein	Acting Commissioner	2015-2017
Dawn E. Holstein	Commissioner	2017-present

DIVISION ACTIVITIES

During the calendar year, the Commissioner of Financial Institutions requires four Calls for Reports of Condition and Income of state banks, as of the following dates:

March 31
June 30
September 30
December 31

Four Calls for Reports of Condition of State Chartered Credit Unions:

March 31
June 30
September 30
December 31

One Call for Report of Condition of Regulated Consumer Lenders:

December 31

One Call for the Annual Report of Mortgage Lenders and Brokers:

December 31

The Division's examination staff participated in and completed the following classes of examinations for the periods indicated:

	FY2025	**FY2026**
Bank Holding Companies	**8**	**12**
Commercial Banks and Trust Companies (Trust, IT, Visitations, & Targets)	**42**	**44**
Credit Unions	**2**	**1**
Money Transmitter	**2**	**3**
Regulated Consumer Lenders	**2**	**3**
Mortgage Lender/Broker/Servicer Examinations & Visitations	**11**	**13**
Total Examinations	**67**	**76**

DIVISION STAFF MEMBERS

Commissioner	Dawn Holstein
Deputy Commissioner	Vacant
General Counsel	Kathy Lawson
Director of Non-Depository Institutions	Terri Shock
Director of Depository Institutions	Martin Grimm
Director of Operations Regulation	John France
Licensing Analyst	Lisa Miller Kimberly Compton-Goff
Budget Administrator	Carol Childers
Administrative Services Assistant II	Lori DeBruyn
Office Assistant II	Judy Pennington
Review Examiners	Martin Grimm Melissa Fry
Money Service Businesses Manager	Stacy Wagner
Staff Analyst	Ariel Billotti
Examiners	Lamont Brown Nathan Freeman (Chief) Glen Harvey (Chief) Hunter McLaughlin Mark Lanham Dwayne Ledsome Matthew Mann (Chief) Edward McMinn Thomas McVey (Chief) Esther Sebert Shawn Grigoraci David Townsend Rob Young Andrew Howard Caleb Freeman Ruth Tunnell Kyle Elliott Ashlee Webster

WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS MEMBERS

Board Member		Represents
Dawn Holstein	Chair and Commissioner	Division of Financial Institutions
Larry Mazza	MVB Bank, Inc., Fairmont, WV	Large asset size banks
Susan Barber	Community Bank of Parkersburg, Parkersburg, WV	Medium asset size banks
Greg Gency	Clay County Bank, Clay, WV	Small asset size banks
Brent Gray	The State Credit Union, Charleston, WV	All other financial institutions
Joseph McDonie	Milton, WV	Public
Vacant		Public

WEST VIRGINIA LENDING AND CREDIT RATE BOARD
STATUTORY MEMBERS

Board Member (Statutory)	Represents
Chair and Commissioner	Division of Financial Institutions
Dean, Lewis College of Business	Marshall University
Dean, John Chambers College of Business and Economics	West Virginia University
Director of Consumer Protection	WV Attorney General's Office
Executive Director	WV Development Office
Treasurer	State of West Virginia
	Public Member
	Public Member
	Public Member

ORDER

As an alternative to the sales finance charge allowed by West Virginia Code §46A-3-103(3), with respect to a consumer credit sale made pursuant to a revolving charge account, if the billing cycle is monthly, a seller may contract for and receive a sales finance charge not exceeding one-twelfth of twenty-five percent on the unpaid principal balance. If the billing cycle is not monthly, the maximum charge is that percentage which bears the same relation to the applicable monthly percentage as the number of days in the billing cycle bears to thirty. A billing cycle is monthly if the billing statement dates are on the same day each month or do not vary by more than four days there from.

Under this alternative sales finance charge rate, no origination fee, points, investigation fees, or similar prepaid finance charges are permitted, unless the transaction is fully secured by real estate.

This Order is effective December 1, 1999 and, pursuant to West Virginia Code §47A-1-1(g), shall remain in full force and effect until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges.

ORDER

As an alternative to the sales finance charge allowed by West Virginia Code §46A-3-101(1), with respect to a consumer credit sale made on a closed-end basis, a seller may contract for and receive a sales finance charge, calculated according to the actuarial method, which may not exceed twenty-five percent per annum.

This Order is effective December 1, 1999 and, pursuant to West Virginia Code §47A-1-1(g), shall remain in full force and effect until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges.

The following rates, set by prior Orders of the Board effective December 1, 1996, remain unchanged and in full force and effect pursuant to WV Code §47A-1-1(g) until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges:

ORDER

As an alternative to any statutory rate, any person [which defined in West Virginia Code §31A-1-2(n) means "any individual, partnership, society, association, firm, institutions, company, public or private corporation, state, governmental agency, bureau, department, division or instrumentality, political subdivision, county court, municipality, trust, syndicate, estate or any other legal entity whatsoever, formed, created or existing under the laws of this State or any other jurisdiction"] may charge a maximum finance charge not exceeding eighteen percent per annum calculated according to the actuarial method, on all loans, credit sales or transactions, forbearance or similar transactions, regardless of purpose.

This Order is effective December 1, 1996 and, pursuant to West Virginia Code §47A-1-1(g), shall remain in full force and effect until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges.

ORDER

As an alternative to the loan finance charge allowed by West Virginia Code §46A-3-106(3), with respect to a consumer loan made pursuant to a revolving loan account, if the billing cycle is monthly, a lender may contract for and receive a loan finance charge not exceeding one and one-half percent on the unpaid principal balance. If the billing cycle is not monthly, the maximum charge is that percentage which bears the same relation to the applicable monthly percentage as the number of days in the billing cycle bears to thirty. A billing cycle is monthly if the billing statement dates are on the same day each month or do not vary by more than four days there from.

Under this alternative revolving loan finance charge rate, no origination fee, points, investigation fees, or similar prepaid finance charges are permitted, unless the transaction is fully secured by real estate.

This Order is effective December 1, 1996 and, pursuant to West Virginia Code §47A-1-1(g), shall remain in full force and effect until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges

(Original signed document on file)

Sharon G. Bias, Chairperson
WV Lending and Credit Rate Board
October 5, 1999

OFFICIAL NOTIFICATION

FLOATING USURY CEILINGS

Pursuant to the provisions of Chapter §47-6-5b(c) of the West Virginia Code, the Commissioner of Financial Institutions has ordered the maximum rate of interest for any non-precomputed loan of money under the provisions of the aforesaid statute and secured by a mortgage or deed of trust upon real property is as follows for such loans made during the calendar months indicated. The rate is calculated by adding 1.5% per annum to the monthly index of long-term U.S. Government bond yields and then rounding off to the nearest quarter of 1%.

Month/Year	Usury Ceiling
July 2025	6.50% per year
August 2025	6.25% per year
September 2025	6.25% per year
October 2025	6.00% per year
November 2025	6.25% per year
December 2025	6.25% per year
January 2026	6.25/% per year
February 2026	6.25% per year
March 2026	6.50% per year
April 2026	6.50% per year
May 2026	6.50% per year
June 2026	6.50% per year

*Formula based on monthly average of 20-year maturity

STATE CHARTERED BANKS HEADQUARTERED IN WEST VIRGINIA

Calhoun County Bank, Inc.	Grantsville	WV
Capon Valley Bank	Wardensville	WV
Citizens Bank of Morgantown, Inc.	Morgantown	WV
Citizens Bank of West Virginia, Inc.	Elkins	WV
Clay County Bank, Inc.	Clay	WV
Clear Mountain Bank	Bruceton Mills	WV
CNB Bank, Inc.	Berkeley Springs	WV
Community Bank of Parkersburg	Parkersburg	WV
Davis Trust Company	Elkins	WV
First Exchange Bank	White Hall	WV
FNB Bank, Inc.	Romney	WV
Freedom Bank, Inc.	Belington	WV
Guaranty Bank, Inc.	Williamson	WV
Highlands Bank	Petersburg	WV
Jefferson Security Bank	Shepherdstown	WV
Logan Bank & Trust Company	Logan	WV
MCNB Bank and Trust Co.	Welch	WV
MVB Bank, Inc.	Fairmont	WV
Pendleton Community Bank, Inc.	Franklin	WV
Pioneer Community Bank, Inc.	Iaeger	WV
Potomac Bank	Charles Town	WV
Putnam County Bank	Hurricane	WV
The Bank of Monroe	Union	WV
The Bank of Romney	Romney	WV
The Citizens Bank of Weston	Weston	WV
The Harrison County Bank	Lost Creek	WV
The Pleasants County Bank	Saint Marys	WV
The Poca Valley Bank, Inc.	Walton	WV
WesBanco Bank, Inc.	Wheeling	WV
West Union Bank	West Union	WV
Whitesville State Bank	Whitesville	WV
Williamstown Bank, Inc.	Williamstown	WV

WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS
BANK APPLICATIONS AND OTHER MATTERS ACCEPTED AND/OR ACTED UPON
FY2026

Date Approved	Application Type	Applicant Name	Description
12-9-2025	Bank Merger	Citizens Bank of West Virginia, Inc.	Citizens Bank of West Virgina, Inc., Elkins, West Virginia, to acquire Miners and Merchants Bank, Thomas, West Virginia by merger.

EXPEDITED BANK APPLICATIONS AND OTHER MATTERS ACCEPTED AND/OR ACTED UPON BY THE WVDFI
FY2026

Date Approved	Application Type	Applicant Name	Description
7-15-2025	Expedited Branch	Pendleton Community Bank	Pendleton Community Bank, Franklin, West Virginia, to establish a branch in Daniels, West Virginia.
7-22-2025	Expedited Branch Extension	Capon Valley Bank	Capon Valley Bank, Wardensville, West Virginia, extension to establish a branch in Winchester, Virginia.
8-1-2025	Expedited Branch Address Change	Pendleton Community Bank	Pendleton Community Bank, Franklin, West Virginia, to change address on prior approved branch in Summersville, West Virginia.
8-15-2025	Expedited Branch	CNB Bank, Inc.	CNB Bank, Inc., Berkeley Springs, West Virginia, to establish a branch in Hagerstown, Maryland.
9-30-2025	Expedited Branch	Wesbanco Bank, Inc.	Wesbanco Bank, Inc., Wheeling, West Virginia, to establish a branch in Chattanooga, Tennessee.
11-4-2025	Expedited Branch	The Poca Valley Bank, Inc.	The Poca Valley Bank, Inc., Walton, West Virginia, to establish a branch in Charleston, West Virginia.
11-18-2025	Expedited Branch	Guaranty Bank, Inc.	Guaranty Bank, Inc., Williamson, West Virginia, to establish a branch in Charleston, West Virginia.
12-1-2025	Expedited Branch	FNB Bank, Inc.	FNB Bank, Inc., Romney, West Virginia, to establish a branch in Winchester, Virginia.

12-15-2025	Expedited Branch	Pioneer Community Bank, Inc.	Pioneer Community Bank, Inc., Iaeger, West Virginia, to establish a branch in Daniels, West Virginia.
12-15-2025	Expedited Branch	Pioneer Community Bank, Inc.	Pioneer Community Bank, Inc., Iaeger, West Virginia, to establish a branch in Oak Hill, West Virginia
12-16-2025	Expedited Branch	Wesbanco Bank, Inc.	Wesbanco Bank, Inc., Wheeling, West Virginia, to establish a branch in Alliance, Ohio.
12-19-2025	Branch Relocation	Putnam County Bank	Putnam County Bank, Hurricane, West Virginia, to relocate a branch in Teays Valley, West Virginia.
1-7-2026	Expedited Branch Extension	Clear Mountain Bank	Clear Mountain Bank, Bruceton Mills, West Virginia, extension to establish a branch in White Hall, West Virginia.
1-30-2026	Expedited Branch Extension	Highlands Bank	Highlands Bank, Petersburg, West Virginia, extension to establish a branch in Falling Waters, West Virginia.
2-18-2026	Expedited Branch Extension	Capon Valley Bank	Capon Valley Bank, Wardensville, West Virginia, extension to establish a branch in Winchester, Virginia.
6-29-2026	Expedited Branch	Potomac Bank	Potomac Bank, Charles Town, West Virginia, to establish a branch in Winchester, Virginia.

BANK MERGERS
STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA
FY2026

Banks Involved	Application Type	Surviving Entity
Freedom Bank, Inc., Belington, West Virginia BCBank, Inc., Philippi, West Virginia	Merger	Freedom Bank, Inc., Belington, West Virginia
First Community Bank, Bluefield, Virginia Union Bank, Inc. Middlebourne, West Virginia	Merger	First Community Bank, Bluefield, Virginia
Citizens Bank of West Virginia, Inc., Elkins, West Virginia Miners & Merchants Bank, Thomas, West Virginia	Merger	Citizens Bank of West Virginia, Inc., Elkins, West Virginia
REV Federal Credit Union, Summerville, South Carolina First Neighborhood Bank, Spencer, West Virginia	Purchase & Assumption	REV Federal Credit Union, Summerville, South Carolina

PARITY DECISIONS

West Virginia Code §31A-8C-2(d) provides that the Commissioner "shall include a list of every financially related activity authorized pursuant to this section during the previous twelve months in his or her annual report to the legislature."

During Fiscal Year 2026 the Commissioner of Financial Institutions granted the following authorizations pursuant to W.Va. Code §31A-8C-2:

- Authorization to act as a finder for investment advisory services and to lease suitable office space to an investment advisory firm to provide the services.

- Authorization to make a minority investment in a financial technology company.

STATE BANKS HEADQUARTERED IN WEST VIRGINIA EXERCISING FIDUCIARY POWERS

Fiscal Year 2026
As of December 31, 2025

State Banks	Trust Assets ($000)
Citizens Bank of West Virginia, Inc.	142,688
CNB Bank, Inc.	76,275
Davis Trust Company	6,974
MCNB Bank and Trust Co.	124,213
Potomac Bank	297,047
The Harrison County Bank	4,490
WesBanco Bank, Inc.	8,158,808
Total	8,810,495

REPORT OF CONDITION AND INCOME FOR STATE CHARTERED AND NATIONAL BANKS IN WEST VIRGINIA

	West Virginia State Banks		West Virginia National Banks	
($ in 000's)	6/30/2025	6/30/2026	6/30/2025	6/30/2026
Number of Institutions	36	32	5	5
Assets and Liabilities				
Total assets	42,608,177	43,289,592	7,122,833	7,321,324
Cash and due from depository institutions	2,241,878	1,811,195	213,679	318,031
Interest-bearing balances	1,660,687	1,418,577	54,001	169,392
Securities	6,940,354	6,947,190	1,731,028	1,640,908
Federal funds sold & reverse repurchase agreements	70,350	47,473	3,827	3,966
Net loans & leases	29,302,805	30,432,292	4,620,940	4,802,636
Loan loss allowance	336,523	339,625	23,911	24,438
Trading account assets	26,955	16,462	0	0
Bank premises and fixed assets	499,313	494,360	74,894	73,520
Other real estate owned	9,603	5,463	205	810
Goodwill and other intangibles	1,767,288	1,727,684	158,958	156,895
All other assets	1,749,631	1,807,473	319,302	324,558
Total liabilities and capital	42,608,177	43,289,592	7,122,833	7,321,324
Total liabilities	37,173,713	37,554,044	6,380,010	6,531,917
Total deposits	34,583,272	35,303,434	5,800,619	5,905,741
Interest-bearing deposits	25,372,803	26,021,387	4,210,890	4,261,164
Deposits held in domestic offices	34,583,272	35,303,434	5,800,619	5,905,741
Federal funds purchased & repurchase agreements	126,748	116,863	340,605	378,378
Trading liabilities	0	0	0	0
Other borrowed funds	2,047,924	1,701,471	153,850	161,000
Subordinated debt	0	0	0	0
All other liabilities	415,769	432,276	84,936	86,798
Total equity capital	5,434,464	5,735,548	742,823	789,407
Perpetual preferred stock	0	0	0	0
Common stock	48,692	47,599	1,749	2,075
Surplus	3,450,045	3,451,380	468,860	487,140
Undivided profits	1,935,727	2,236,569	272,214	300,192
Equity, minor interest in consolidated subs	0	0	0	0
Income and Expense (year to date)				
Total interest income	977,557	1,066,732	169,496	171,770
Total interest expense	333,456	333,159	46,352	41,609
Net interest income	644,101	733,573	123,144	130,161
Provision for credit losses	81,940	22,134	-1,944	1,760
Total noninterest income	119,063	140,344	39,690	42,308
Fiduciary activities	20,240	22,832	5,765	6,588
Service charges on deposit accounts	30,359	34,237	14,492	15,856
Trading account gains & fees	1,004	1,522	0	0
Additional noninterest income	67,460	81,753	19,433	19,864
Total noninterest expense	513,513	497,834	82,492	86,181
Salaries and employee benefits	242,138	272,085	42,629	44,990
Premises and equipment expense	67,546	68,439	13,392	13,993
Additional noninterest expense	203,829	157,310	26,471	27,198
Pre-tax net operating income	167,711	353,949	82286	84528
Securities gains (losses)	-1,303	11,087	151	-9
Applicable income taxes	32,365	76,379	15,256	16,311
Net income attributable to bank	134,061	288,657	67,181	68,208

BANK HOLDING COMPANIES OPERATING IN WEST VIRGINIA

Allegheny Bancshares, Inc.	Franklin	WV
Big Coal River Bancorp, Inc.	Whitesville	WV
Burke & Herbert Financial Services Corp.	Alexandria	VA
Calhoun Bankshares, Inc.	Grantsville	WV
Citizens Bancshares, Inc.	Weston	WV
Citizens Financial Corp.	Elkins	WV
City Holding Company	Charleston	WV
CB Financial Services, Inc.	Carmichaels	PA
CNB Financial Services, Inc.	Berkeley Springs	WV
Community Bankshares, Inc.	Parkersburg	WV
Community Trust Bancorp, Inc.	Pikeville	KY
Davis Trust Financial Corporation	Elkins	WV
Eastern Bancshares, Inc.	Romney	WV
F.N.B. Corporation	Pittsburgh	PA
Farmers Bancshares, Inc.	Pomeroy	OH
FCNB Bancorp, Inc.	Fayetteville	WV
Fifth Third Bancorp	Cincinnati	OH
First Clay County Banc Corporation	Clay	WV
First Community Bancshares, Inc.	Bluefield	VA
First Region Bancshares, Inc.	Richlands	VA
First United Corporation	Oakland	MD
Freedom Bancshares, Inc.	Belington	WV
Harrison Bankshares, Inc.	Lost Creek	WV
Heritage Bancshares, Inc.	White Hall	WV
Highlands Bankshares, Inc.	Petersburg	WV
Huntington Bancshares Incorporated	Columbus	OH
JPMorgan Chase & Co.	New York	NY
JSB Financial, Inc.	Shepherdstown	WV
Logan County BancShares, Inc.	Logan	WV
M&T Bank Corporation	Buffalo	NY
Main Street Financial Services Corp.	Wheeling	WV

MCNB Banks, Inc.	Welch	WV
Morgantown Bancshares, Inc.	Morgantown	WV
Mountain-Valley Bancshares, Inc.	Elkins	WV
MVB Financial Corp.	Fairmont	WV
New Peoples Bankshares, Inc.	Honaker	VA
Ohio Valley Banc Corp.	Gallipolis	OH
Peoples Bancorp, Inc.	Marietta	OH
Peterstown Bancorp, Inc.	Peterstown	WV
Pioneer Community Group, Inc.	Iaeger	WV
Pleasants County Bankshares, Inc.	Saint Marys	WV
PNC Financial Services Group, Inc.	Pittsburgh	PA
Potomac Bancshares, Inc.	Charles Town	WV
Putnam Bancshares, Inc.	Hurricane	WV
Romney Bankshares, Inc.	Romney	WV
Smith & Hood Holding Co.	Amite	LA
State Bancorp, Inc.	Bruceton Mills	WV
The Poca Valley Bankshares, Inc.	Walton	WV
Tri-County Bancorp, Inc.	West Union	WV
Truist Financial Corp.	Charlotte	NC
Union Bankshares, Inc.	Union	WV
United Bancorp, Inc.	Martins Ferry	OH
United Bankshares, Inc.	Charleston	WV
WesBanco, Inc.	Wheeling	WV
West Central Bancorp, Inc.	Spencer	WV
Woodforest Financial Group, Inc.	The Woodlands	TX

BANK HOLDING COMPANY
FORMATIONS & DISSOLUTIONS
FY2026

Formations:

None.

Dissolutions:

Appalachian Financial – Philippi, West Virginia
Hometown Bancshares – Middlebourne, West Virginia

STATE CREDIT UNIONS HEADQUARTERED IN WEST VIRGINIA

Local #317 I.A.F.F. Credit Union	Charleston	WV
West Virginia Baptist State Convention Credit Union	Hilltop	WV
West Virginia Public Employees Credit Union dba The State Credit Union	Charleston	WV

REPORT OF CONDITION AND INCOME FOR STATE CHARTERED CREDIT UNIONS

	6/30/2025	6/30/2026
Number of Institutions	3	3
Assets and Liabilities		
Cash & Equivalents	35,172,992	40,376,736
Total Investments	3,419,239	3,668,868
Loans Held for Sale	0	0
Real Estate Loans	18,165,631	20,654,396
Consumer Loans	38,195,006	39,848,783
Total Loans	**60,387,738**	**60,503,180**
(Allowance for Loan & Lease Losses)	-593,357	-718,910
Land And Building	884,461	830,588
Other Fixed Assets	210,262	221,009
NCUSIF Deposit	780,829	824,800
All Other Assets	202,543	153,972
Total Assets	**100,458,707**	**105,860,243**
Dividends Payable	187,844	230,992
Notes & Interest Payable	0	0
Accounts Payable & Other Liabilities	489,979	807,297
Share Drafts	8,204,310	8,652,851
Regular shares	57,590,947	57,308,798
All Other Shares & Deposits	962,925	1,016,298
Total Shares and Deposits	**81,731,080**	**85,324,224**
Total Liabilities	**82,408,903**	**86,362,513**
Regular Reserve	1,296,365	1,296,365
Other Reserves	1,446,597	1,678,752
Undivided Earnings	14,908,164	17,818,978
Total Equity	**16,508,096**	**19,497,730**
Total Liabilities, Shares, & Equity	**100,458,707**	**105,860,243**
Income and Expense		
Loan Income	1,771,530	1,741,209
Investment Income	738,822	775,159
Other Income	132,600	113,378
Total Employee Compensation & Benefits	718,800	765,326
Total Other Operating Expenses	699,182	763,316
Provision for Loan/Lease Losses	84,000	54,000
Cost of Funds	587,167	646,395
Net Income (Loss)	**781,080**	**619,754**

WEST VIRGINIA LICENSED MORTGAGE COMPANIES

Company Name	City	State
1st Rate Home Mortgage, Inc.	Tempe	AZ
21st Mortgage Corporation	Knoxville	TN
3E Capital LLC	Las Vegas	NV
A MONEY MATTER MORTGAGE INC.	Vienna	VA
A&D Mortgage LLC	Ft. Lauderdale	FL
A-A Mortgage Investor, LLC	El Segundo	CA
AAA CAPITAL INVESTMENT, INC.	Arcadia	CA
Absolute Home Mortgage Corporation	Fairfield	NJ
Acrisure Mortgage, LLC	Orlando	FL
Addison Mortgage Consultants, Inc.	Cape Coral	FL
Advanced Mortgage LLC	Port Charlotte	FL
Advisors Mortgage Group, L.L.C.	Ocean	NJ
Affordable Mortgage Advisors, LLC	Pittsburgh	PA
Ages Mortgage, LLC	Morristown	NJ
AJM Home Mortgage Loans, Inc.	Pittsburgh	PA
AK ECHEANDIA LLC	Frederick	MD
Alcova Mortgage LLC	Roanoke	VA
All Credit Considered Mortgage, Inc.	Rockville	MD
All Western Mortgage, Inc.	Las Vegas	NV
Alliance Credit, LLC	Canfield	OH
Allied Mortgage Group, Inc.	Bala Cynwyd	PA
Altisource Fulfillment Operations, Inc.	St. Louis	MO
American Financial Network, Inc.	Brea	CA
American Financial Resources, LLC	Parsippany	NJ
American Financing Corporation	Aurora	CO
American Heritage Lending, LLC	Irvine	CA
American Internet Mortgage, Inc.	San Diego	CA
American Neighborhood Mortgage Acceptance Co. LLC	Mount Laurel	NJ
American Pacific Mortgage Corporation	Roseville	CA
American Portfolio Mortgage Corporation	Rolling Meadows	IL
AmeriHome Mortgage Company, LLC	Thousand Oaks	CA
Amerisave Mortgage Corporation	Sandy Springs	GA
AML Funding LLC	Dallas	TX
AmWest Funding Corp.	Brea	CA
Angel Oak Mortgage Solutions LLC	Atlanta	GA
Arc Home LLC	Moorestown	NJ
ARDRI LLC	Calabasas	CA
Ark-La-Tex Financial Services, LLC	Plano	TX
Assurance Financial Group, L.L.C.	Baton Rouge	LA
Atlantic Bay Mortgage Group, L.L.C.	Virginia Beach	VA

Atlantic Capital Funding, LLC	Las Vegas	NV
Atlantic Coast Mortgage, LLC	Fairfax	VA
Augusta Development Corporation	Fairmont	WV
Aurora Financial Group, Inc.	Tinton Falls	NJ
Aven Financial, Inc.	Campbell	CA
Bankrate, LLC	West Palm Beach	FL
Barclays Bank PLC	New York	NY
Barrett Financial Group, L.L.C.	Chandler	AZ
Bay Capital Mortgage Corporation	Annapolis	MD
Bayshore Mortgage Funding, LLC	Edgewood	MD
Beltway Capital, LLC	Hunt Valley	MD
Better Mortgage Corporation	New York	NY
Bills.com, LLC	Tempe	AZ
Blue Ocean Lending LLC	MIAMI	FL
BNP Paribas	New York	NY
BofA Merrill Lynch Asset Holdings, Inc.	New York	NY
BOLT HOME LOANS LLC	Bingham Farms	MI
BoxCar Mortgage, LLC	Atlanta	GA
BrightShore Mortgage, Inc.	Ocala	FL
Buckingham Mortgage LLC	McLean	VA
Bungalow Funding, LLC	Westlake	TX
C&F MORTGAGE CORPORATION	Midlothian	VA
Cake Mortgage Corp.	Chatsworth	CA
CalCon Mutual Mortgage LLC	San Diego	CA
Canopy Mortgage, LLC	Lindon	UT
Capital First Mortgage, L.L.C.	Denville	NJ
Cardinal Financial Company, Limited Partnership	Charlotte	NC
Carrington Mortgage Services, LLC	Orange	CA
CBC Mortgage Agency	South Jordan	UT
Change Lending, LLC	Anaheim	CA
Channel Marker Mortgage LLC	Annapolis	MD
Churchill Mortgage Corporation	Brentwood	TN
CIS Financial Services, Inc.	Hamilton	AL
CITADEL SERVICING CORPORATION	Irvine	CA
Citi GSM Portfolio LLC	New York	NY
Citimortgage, Inc.	O'Fallon	MO
Click n' Close, Inc.	Addison	TX
CMG Mortgage, Inc.	San Ramon	CA
CMS Mortgage Solutions Inc.	Virginia Beach	VA
COAST 2 COAST LENDERS, LLC	Troy	MI
Coast2Coast Mortgage, LLC	St. Augustine	FL
Coastal Lending Group, LLC	Timonium	MD
Cognizant Mortgage Services Corporation	Plano	TX

COLONIAL MORTGAGE CAPITAL LLC	Reston	VA
Community Mortgage LLC	Mount Airy	MD
CommunityWorks in West Virginia, Inc.	Charleston	WV
Compass Mortgage, Inc.	Warrenville	IL
Compu-Link Corporation	Lansing	MI
Consolidated Analytics, Inc.	Santa Ana	CA
Consumer Real Estate Finance Co.	Fort Lauderdale	FL
Contour Mortgage Corporation	Garden City	NY
Core Mortgage Services, LLC	State College	PA
Cornerstone First Mortgage, LLC	San Diego	CA
CountryPlace Mortgage, Ltd.	Plano	TX
Crane Consulting and Outsourcing, LLC	Boca Raton	FL
Credible Operations, Inc.	Durham	NC
Credit Karma Mortgage, Inc.	Oakland	CA
Credit Union Mortgage Association, Inc.	Fairfax	VA
CrossCountry Mortgage, LLC	Cleveland	OH
CTC Loan Processing,LLC	Leland	NC
CUW Solutions, LLC	Radnor	PA
Cypress Loan Servicing LLC	Irving	TX
DAS Acquisition Company, LLC	St. Louis	MO
DATA MORTGAGE, INC.	Ocala	FL
Delmar Financial Company	St. Louis	MO
Developer's Mortgage Company	Columbus	OH
DHI MORTGAGE COMPANY, LTD.	Austin	TX
Digital Risk Mortgage Services, LLC	Maitland	FL
Direct Mortgage Loans, LLC	Hunt Valley	MD
Direct Rate Home Loans, Inc.	Cottonwood Heights	UT
District Home Loans, LLC	Rockville	MD
DOMINION FINANCIAL SERVICES, LLC	Baltimore	MD
Doorbell Group, LLC	Denver	CO
Dovenmuehle Mortgage, Inc.	Lake Zurich	IL
Dyck-O'Neal, Inc.	Dallas	TX
DYNAGEN LENDING, LLC	Southfield	MI
E Mortgage Capital, Inc.	Santa Ana	CA
East Coast Capital Corp.	Melville	NY
East Coast Mortgage LLC	Virginia Beach	VA
Edge Home Finance, LLC	Minnetonka	MN
ELEVATED LENDING LLC	North Salt Lake	UT
Embed Inc.	Palo Alto	CA
Embrace Home Loans, Inc.	Middletown	RI
Emet Lending Group, Inc.	Brea	CA
emm loans llc	Cherry Hill	NJ
Emporium TPO LLC	Frisco	TX

Empower Home Mortgage LLC	Chantilly	VA
Encompass Lending Group, LP.	Katy	TX
ENSURE HOME LOANS LLC	Lewisville	TX
Envoy Mortgage Ltd	Houston	TX
Equity Prime Mortgage LLC	Atlanta	GA
Equity Resources, Inc.	Newark	OH
Eric Miller	Winchester	VA
Everett Financial, Inc.	Dallas	TX
Evergreen Moneysource Mortgage Company	Bellevue	WA
Everyone's Loan Company, Inc.	Lynden	WA
Evolution Mortgage LLC	Nashville	TN
Fairway Independent Mortgage Corporation	Madison	WI
Fay Servicing, LLC	Tampa	FL
FCI Lender Services, Inc.	Anaheim Hills	CA
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY
Figure Lending LLC	Charlotte	NC
Finance of America Reverse LLC	Tulsa	OK
First Alliance Home Mortgage, LLC	Cranford	NJ
First Colony Mortgage Corporation	Pleasant Grove	UT
First Community Mortgage, Inc.	Murfreesboro	TN
First Heritage Financial, LLC	Trevose	PA
FIRST HERITAGE MORTGAGE, LLC	Fairfax	VA
First Home Mortgage Corporation	Baltimore	MD
First Ohio Home Finance, Inc.	Westerville	OH
First Option Mortgage, LLC	Suwanee	GA
First Pinnacle Mortgage Corporation	Stephens City	VA
First Washington Mortgage, LLC	Washington	DC
FirstKey Mortgage, LLC	New York	NY
Flat Branch Mortgage, Inc.	Columbia	MO
FlexPoint, Inc.	Las Vegas	NV
Flyhomes Mortgage, LLC	Bellevue	WA
Franklin Credit Management Corporation	Jersey City	NJ
Freedom Mortgage Corporation	Boca Raton	FL
FreeRateUpdate.com LLC	Chadds Ford	PA
Full Beaker, Inc.	Bellevue	WA
Fulton Lending LLC	Wheeling	WV
Fusion Home Loans, LLC	Winter Park	FL
GAHL Holdings LLC	New York	NY
General Mortgage Capital Corporation	Burlingame	CA
Geneva Financial, LLC	Chandler	AZ
Genex Lending, LLC	Bartlett	IL
GenWay Home Mortgage, Inc.	Frisco	TX
GITSIT SOLUTIONS, LLC	Orange	CA

Go Mortgage, LLC	Largo	FL
Go Rascal Inc.	Brooklyn	NY
Gold Star Mortgage Financial Group, Corporation	Ann Arbor	MI
Golden Empire Mortgage, Inc.	Bakersfield	CA
Goldman Sachs Mortgage Company	New York	NY
GoodLeap, LLC	Roseville	CA
GoPrime Mortgage, Inc.	Apex	NC
Grander Mortgage Capital, LLC	Atlanta	GA
Green Lending LLC	Independence	OH
Greenway Mortgage Funding Corp.	Middletown	NJ
GRIFFIN FUNDING, INC.	San Diego	CA
Guaranteed Rate Affinity, LLC	Chicago	IL
Guaranteed Rate, Inc.	Chicago	IL
Guardian Mortgage Inc	Fairfax	VA
Guidance Residential, LLC	Reston	VA
Guild Mortgage Company LLC	San Diego	CA
H & L LENDING COMPANY LLC	Elkridge	MD
HANCOCK PROCESSING LLC	Peoria	AZ
Hartford Funding, Ltd.	Woodbury	NY
Highlands Residential Mortgage, Ltd.	Allen	TX
Hobbs Mortgage Loans, LLC	Ashland	KY
Home Loans Inc	North Charleston	SC
HomeBridge Financial Services, Inc.	Iselin	NJ
HomeLight Home Loans, Inc.	Scottsdale	AZ
HomeMac, LLC	Santa Ana	CA
HomeOwnership Center Inc.	Elkins	WV
Homesale Mortgage, LLC	Lancaster	PA
Homestar Financial Corporation	Gainesville	GA
Homestead Funding Corp.	Albany	NY
Hometown Equity Mortgage, LLC	Lake Forest	CA
HomeXpress Mortgage Corp.	Santa Ana	CA
Housing Authority of Mingo County	Delbarton	WV
Howard Grace & Associates, Inc	Boca Raton	FL
Howard Hanna Financial Services, Inc.	Pittsburgh	PA
Hyrex Servicing, LLC	Ann Arbor	MI
Ibanez Mortgage Group, LLC	Fairfax	VA
Imperium Lending, LLC	Troy	MI
INDEPENDENCE HOME LOANS LLC	Scottsdale	AZ
Infosys BPO Americas, LLC	Atlanta	GA
Integrity Home Mortgage Corporation	Winchester	VA
Intercap Lending Inc.	Salt Lake City	UT
Intercoastal Mortgage, LLC	Reston	VA
InterLinc Mortgage Services, LLC	Houston	TX

JAMS-01, Inc	Fairfax	VA
K. Hovnanian American Mortgage, L.L.C.	Boynton Beach	FL
Keystone Funding, Inc.	Dover	DE
Kind Lending, LLC	Irvine	CA
Knock Lending LLC	Atlanta	GA
Lakeview Community Capital, LLC	Coral Gables	FL
Lakeview Loan Servicing, LLC	Coral Gables	FL
Land Home Financial Services, Inc.	Concord	CA
Landry Mortgage Corporation	Falls Church	VA
LeaderOne Financial Corporation	Overland Park	KS
Legend Lending Corporation	Houston	TX
Lending Force, LLC	Troy	MI
LendingTree, LLC	Charlotte	NC
LendSure Mortgage Corp.	San Diego	CA
Lennar Mortgage, LLC	Miami	FL
LGI Mortgage Solutions, LLC	Chandler	AZ
Liberty 1 Lending Inc.	Livonia	MI
Liberty Home Mortgage Corporation	Independence	OH
LMB Mortgage Services, Inc.	Playa Vista	CA
Loan Factory, Inc.	San Jose	CA
Loan Pronto, Inc.	Charlotte	NC
Loan Side Kicks, LLC	Steelville	MO
LoanCare, LLC	Virginia Beach	VA
loanDepot.com, LLC	Irvine	CA
LoanPeople, LLC	Austin	TX
Loansteady LLC	McLean	VA
Logan Finance Corporation	Hauppauge	NY
Longbridge Financial, LLC	Paramus	NJ
Lower, LLC	Columbia	MD
LRML Acquisition LLC	Chicago	IL
Lynx Whole Loan Acquisition LLC	Denver	CO
Mable Loans LLC	Chantilly	VA
Madison Management Services, LLC	Reno	NV
Madison Mortgage Services Inc.	Garden City	NY
Mako Mortgage Processing, LLC	Orlando	FL
Marlin Mortgage Capital, LLC	St. Petersburg	FL
MARVELOANS, LLC	Troy	MI
Mason McDuffie Mortgage Corporation	San Ramon	CA
MAXEX Clearing LLC	Atlanta	GA
Maxwell Lender Solutions, Inc.	Littleton	CO
MCLP Asset Company, Inc.	New York	NY
Member First Mortgage, LLC	Grand Rapids	MI
MGC Mortgage, Inc.	Plano	TX

Michigan Mutual, Inc.	St. Clair	MI
Mid-Atlantic Funding Inc	Dunmore	PA
Milestone Mortgage Solutions, LLC	New Bedford	MA
Millennial Home Loans, LLC	Woodbine	MD
Millennium Financial Group, Inc.	Middletown	MD
Mission Loans, LLC	Irvine	CA
Mission Servicing Residential, Inc.	Irving	TX
ML Enterprise Inc.	New York	NY
MLB Residential Lending, LLC	Springfield	NJ
MLD Mortgage Inc.	Florham Park	NJ
Moder Solutions, LLC	Cocoa Beach	FL
Momentum Mortgage Group, LLC	Ashburn	VA
Morgan Stanley Mortgage Capital Holdings LLC	New York	NY
Moria Development, Inc.	Tempe	AZ
Mortgage Access Corp.	Morris Plains	NJ
Mortgage Equity Partners LLC	Lynnfield	MA
Mortgage Express, Inc.	Bingham Farms	MI
Mortgage Financing.com, Inc	Martinsburg	WV
Mortgage Markets CUSO, LLC	East Hartford	CT
Mortgage One Funding LLC	Clawson	MI
Mortgage Research Center, LLC	Columbia	MO
Mortgage Solutions FCS Inc.	Walnut Creek	CA
Mortgage Solutions of Colorado, LLC	Colorado Springs	CO
Mortgage X Home Loans Inc	McLean	VA
MortgageOne, Inc.	Carlsbad	CA
Movement Asset Management, LLC	Denver	CO
Movement Mortgage, LLC	Indian Land	SC
MSIM, LLC	Austin	TX
MSR Asset Vehicle LLC	Atlanta	GA
MTGLQ Investors, L.P.	New York	NY
Munar Mortgage, LLC	Erie	PA
Mutual of Omaha Mortgage Servicing, Inc.	Irvine	CA
Mutual of Omaha Mortgage, Inc.	San Diego	CA
My City Home Loans, Inc.	Grand Rapids	MI
MY COMMUNITY MORTGAGE LLC	New Orleans	LA
My Mortgage, Inc.	Crofton	MD
myCUmortgage, LLC	Beavercreek	OH
Nation One Mortgage Corporation	Marlton	NJ
National Asset Mortgage, LLC	Columbia	SC
Nations Capital Services, Inc.	Merriam	KS
NATIONS LENDING CORPORATION	Independence	OH
NATIONS MORTGAGE, LLC	Troy	MI
Nationwide Mortgage Bankers, Inc.	Melville	NY

Neighborhood Assistance Corporation of America	Boston	MA
Neighborhood Capital Funding, Inc.	Lansing	MI
Neighborhood Loans, Inc.	Downers Grove	IL
Neighborhood Mortgage Solutions, LLC	Frankenmuth	MI
NerdWallet Compare, Inc.	San Mateo	CA
New American Funding, LLC	Santa Ana	CA
New Home Mortgage LLC	Orlando	FL
New Priority Lending Corp.	McLean	VA
New Residential Mortgage LLC	New York	NY
New Story Lending LLC	Seneca	SC
NewRez LLC	Fort Washington	PA
NEXA Mortgage, LLC	Mesa	AZ
Nexera Holding LLC	Emeryville	CA
Next Gen Lending LLC	Mooreville	NC
NextMortgage, LLC	San Ramon	CA
Nexus Nova LLC	Charlotte	NC
NFM Lending, LLC	Linthicum	MD
NMSI, Inc.	Los Angeles	CA
North Central WV Community Action Association, Inc.	Fairmont	WV
Norwich Commercial Group, Inc.	Avon	CT
Nova Financial & Investment Corporation	Tucson	AZ
NQM Funding, LLC	Boca Raton	FL
NSM Services Private Limited	Chennai	
NVR Mortgage Finance, Inc.	Pittsburgh	PA
NWL Company, LLC	New York	NY
Oaktree Funding Corp.	Chandler	AZ
Oceanside Mortgage Company	Toms River	NJ
OCMBC, INC.	Irvine	CA
Ocwen Financial Solutions Private Limited	Bengaluru	
Ocwen USVI Services, LLC	Frederiksted	VI
One Reverse Mortgage, LLC	Detroit	MI
OneMain Mortgage Services, Inc.	Evansville	IN
Onity Mortgage Corporation	Mount Laurel	NJ
Onslow Bay Financial LLC	New York	NY
Open House Lending Corporation	White Marsh	MD
OriginPoint LLC	Chicago	IL
Paramount Residential Mortgage Group, Inc.	Corona	CA
PATRIOT PACIFIC FINANCIAL CORP.	Murrieta	CA
PENNYMAC CORP.	Westlake Village	CA
PennyMac Holdings, LLC	Westlake Village	CA
PennyMac Loan Services, LLC	Westlake Village	CA
PHH Asset Services LLC	West Palm Beach	FL
Pike Creek Mortgage Services, Inc.	Newark	DE

Pingora Loan Servicing, LLC	Denver	CO
Pinnacle Mortgage Corporation	Manchester	NH
Planet Home Lending, LLC	Meriden	CT
Plaza Home Mortgage, Inc.	San Diego	CA
Polaris Home Funding Corp.	Grandville	MI
Police Mortgage, LLC	Pittsburgh	PA
Positive Rate Mortgage, LLC	Raleigh	NC
Potomac Mortgage Advisors LLC	Potomac Falls	VA
Potomac Trust Mortgage Company LLC	Alexandria	VA
PRECISION MORTGAGE LLC	Rockville	MD
Premia Mortgage, LLC	Troy	MI
Premier Mortgage LLC	Morgantown	WV
Premier Mortgage Resources, L.L.C.	Meridian	ID
Pretium Enterprise Operations India Private Limited	Bangalore	
Primary Residential Mortgage, Inc.	Salt Lake City	UT
Prime Home Lending, LLC	Southfield	MI
PrimeLending, A PlainsCapital Company	Dallas	TX
Primis Mortgage Company	Wilmington	NC
Princeton Financial, LLC	Carnegie	PA
Princeton Mortgage Corporation	Ewing	NJ
Prism Lending, Inc.	Schaumburg	IL
Prosperity Home Mortgage, LLC	Fairfax	VA
Provident Funding Associates, L.P.	Santa Rosa	CA
Quality Mortgage LLC	Vienna	VA
Quantum Servicing Corporation	Tampa	FL
Quintessential Mortgage Group, LLC	Rye Brook	NY
Radius Financial Group Inc.	Norwell	MA
Rapid Home Lending Inc.	Bingham Farms	MI
Rapid Mortgage Company	Cincinnati	OH
RateGravity, Inc.	Boston	MA
Raymond James Mortgage Company, Inc.	Memphis	TN
Real Genius LLC	Delray Beach	FL
Real Time Resolutions, Inc.	Dallas	TX
Redwood Residential Acquisition Corporation	Mill Valley	CA
Reliant Mortgage LLC	New Orleans	LA
Renovation Finance LLC	Berwyn	PA
Ritter Mortgage Group, Inc.	Westminster	MD
RLF Mortgage Corporation	Plano	TX
RMC Home Mortgage, LLC	Wexford	PA
RMI Brokers, Inc.	Woodland Hills	CA
Rocket Mortgage, LLC	Detroit	MI
RoundPoint Mortgage Servicing LLC	Fort Mill	SC
Royal United Mortgage LLC	Indianapolis	IN

Ruoff Mortgage Company, Inc.	Fort Wayne	IN
Sage Home Loans Corporation	Fort Mill	SC
Sailfish Servicing, LLC	Saint Petersburg	FL
Saxton Mortgage, LLC	San Diego	CA
Schumacher Mortgage LLC	Canton	OH
Secure Choice Lending	Riverside	CA
SecurityNational Mortgage Company	Salt Lake City	UT
Select Lending Services LLC	Lake Oswego	OR
Select Portfolio Servicing, Inc.	West Valley City	UT
Selene Finance LP	Dallas	TX
Seneca Mortgage Servicing LLC	Newtown	CT
ServiceMac, LLC	Fort Mill	SC
Servion, Inc.	New Brighton	MN
Servis One, Inc.	Irving	TX
SI Mortgage Company	Sterling Heights	MI
Silver Hill Capital, LLC	Coral Gables	FL
Simplist Mortgage LLC	Manhasset	NY
SIRVA Mortgage, Inc.	Seven Hills	OH
Siwell, Inc.	Lubbock	TX
Smoot Investments Inc.	Smoot	WV
SN Servicing Corporation	Baton Rouge	LA
SoFI Lending Corp.	Cottonwood Heights	UT
Solvent Point LLC	Tempe	AZ
Sourcepoint, Inc.	Palm Bay	FL
Southend Financial LLC	Rutherfordton	NC
Southern Trust Mortgage, LLC	Virginia Beach	VA
Southwest Funding, LP	Dallas	TX
Southwest Stage Funding, LLC	Chandler	AZ
Spring EQ, LLC	Conshohocken	PA
Standard Mortgage Capital LLC	Plantation	FL
Statebridge Company, LLC	Greenwood Village	CO
STG MORTGAGE INC	Irvine	CA
Stockton Mortgage Corporation	Frankfort	KY
Streber Mortgage, LLC	Wilmington	OH
SUCCESS Lending, LLC	Schaumburg	IL
Success Mortgage Partners, Inc.	Plymouth	MI
Success Mortgage, LLC	Winchester	VA
SUMMIT FUNDING, INC.	Sacramento	CA
Sun West Mortgage Company, Inc.	Cerritos	CA
SUNNY LENDING, LLC	Gaithersburg	MD
Sutherland Mortgage Services, Inc.	Sugar Land	TX
Sutton Funding LLC	New York	NY
SWBC Mortgage Corporation	San Antonio	TX

Swift Home Loans, Inc.	Birmingham	MI
Synergy One Lending, Inc.	San Diego	CA
T2 Financial LLC	Westerville	OH
Tammac Holdings Corporation	Wayne	PA
TCS e-Serve International Limited	Cincinnati	OH
TH MSR Holdings LLC	St. Louis Park	MN
THA Mortgage, LLC	Mansfield	OH
The American Mortgage Group LLC	Inwood	WV
The Commonwealth Services Group Inc.	Germantown	TN
The Fairmont-Morgantown Housing Authority	Fairmont	WV
The Fortress Group Total Home Finance, LLC	Germantown	MD
The Loan Advisors, LLC	Gaithersburg	MD
The Loan Store, Inc.	Tucson	AZ
THE MONEY SOURCE INC.	Phoenix	AZ
The Mortgage Firm, Inc.	Altamonte Springs	FL
The Mortgage Link, Inc.	Rockville	MD
Tidewater Mortgage Services, Inc.	Virginia Beach	VA
TJC Mortgage, Inc.	Birmingham	AL
Tomo Mortgage, LLC	New York	NY
Total Mortgage Services, LLC	Milford	CT
Towne Mortgage Company	Troy	MI
Traditional Mortgage Acceptance Corporation	Bellevue	WA
Triad Financial Services, Inc.	Jacksonville	FL
Trident Home Loans, LLC	Pensacola	FL
Triumph Mortgage LLC	Gaithersburg	MD
True Local Mortgage LLC	Hurricane	WV
TruHome Solutions, LLC	Overland Park	KS
Trust Home Financial LLC	Hagerstown	MD
Trusted Mortgage Capital Inc	Irvine	CA
Trusted Rate, Inc.	Newport Beach	CA
Ultimate Mortgage Brokers, LLC	Columbus	OH
Union Home Mortgage Corp.	Strongsville	OH
United 1 Mortgage Corporation	Vienna	VA
United Mortgage Corp.	Melville	NY
United Mortgage Lending LLC	Troy	MI
United Mortgage Nation, LLC	Fairfax	VA
UNITED SECURITY FINANCIAL CORP	Murray	UT
United Wholesale Mortgage, LLC	Pontiac	MI
Upstart Mortgage, LLC	Burlingame	CA
US Mortgage Corporation	Melville	NY
V.I.P. Mortgage, Inc.	Scottsdale	AZ
Valley West Corporation	Las Vegas	NV
Valon Mortgage, Inc.	Phoenix	AZ

Van Dyk Mortgage Corporation	Grand Rapids	MI
Vanderbilt Mortgage and Finance, Inc.	Maryville	TN
Vellum Mortgage, Inc.	Fairfax	VA
Verus Residential Loanco, LLC	Washington	DC
Victorian Finance, LLC	Pittsburgh	PA
Victory Mortgage Solutions LLC	Frederick	MD
Village Capital & Investment LLC	Henderson	NV
Vista Point Mortgage, LLC	Irvine	CA
VRM LENDING LLC	Pomona	CA
Watermark Capital, Inc.	Irvine	CA
Waterstone Mortgage Corporation	Brookfield	WI
Wealthfront Home Lending, LLC	San Francisco	CA
Wemlo, LLC	Deerfield Beach	FL
West Capital Lending, Inc.	Irvine	CA
Weststar Mortgage Corporation	Albuquerque	NM
Wipro Gallagher Solutions, LLC	Atlanta	GA
WNS BPM AMERICAS LLC	Houston	TX
Zenta Mortgage Services, LLC	Charlotte	NC
Zillow Group Marketplace, Inc.	Irvine	CA
Zillow Home Loans, LLC	Irvine	CA

WEST VIRGINIA LICENSED MONEY TRANSMITTERS

Company Name	City	State
1Money USA, Inc.	New York	NY
ACI Payments, Inc.	Elkhorn	NE
Affirm Payments, LLC	San Francisco	CA
Airbnb Payments, Inc.	San Francisco	CA
AirPlus International, Inc.	Alexandria	VA
Airwallex US, LLC	San Francisco	CA
Alchemy Pay Inc.	Santa Clara	CA
Alpaca Crypto LLC	San Mateo	CA
Amazon Payments, Inc.	Seattle	WA
American Express Prepaid Card Management Corporation	Phoenix	AZ
American Express Travel Related Services Company, Inc.	New York	NY
Apple Payments Inc.	Austin	TX
Asure Operations LLC	Austin	TX
AUS Merchant Services, Inc.	Sunnyvale	CA
Automatic Payroll Systems, Inc.	Shreveport	LA
AVIAN LABS USA, INC.	Hoboken	NJ
AvidXchange, Inc.	Charlotte	NC
Bakkt Financial Solutions I, LLC	Atlanta	GA
BAM Trading Services Inc.	Miami	FL
BARRI MONEY SERVICES, LLC	Houston	TX
Bastion Platforms US LLC	New York	NY
BCUS, Inc.	Stamford	CT
Beeso Corp.	Bloomington	MN
Bill.com, LLC	San Jose	CA
BillGO MT, Inc.	Fort Collins	CO
Bilt Payments LLC	New York	NY
bitFlyer USA, Inc.	San Francisco	CA
BitGo Technologies LLC	Sioux Falls	SD
BitPay, Inc.	Alpharetta	GA
BitRail, LLC	Delray Beach	FL
Bitstamp USA, Inc.	Menlo Park	CA
Bivo Inc.	Union City	CA
Blackhawk Network California, Inc.	Pleasanton	CA
Block, Inc.	Oakland	CA
Blockchain.com, Inc.	Dallas	TX
BNXA USA MTL Inc.	Reno	NV
Booking Holdings Financial Services USA LLC	Coppell	TX
Brale Inc.	Des Moines	IA
Brex Payments LLC	Salt Lake City	UT
Bridge Building Inc.	Berkeley	CA

Bullish US Operations LLC	New York	NY
Caleb and Brown Limited	Bryn Mawr	PA
CAMBRIDGE MERCANTILE CORP. (U.S.A.)	New York	NY
CEX.IO CORP.	Miami	FL
Check Payments LLC	New York	NY
CHECKBOOK PAYMENT HOLDINGS INC.	San Mateo	CA
CheckFreePay Corporation	Alpharetta	GA
Checkout US, INC.	New York	NY
Chime Payments, Inc.	San Francisco	CA
Circle Internet Financial, LLC	Boston	MA
Coinbase, Inc.	New York	NY
Coinme Inc.	Seattle	WA
CoinX USA, LLC	Sunnyvale	CA
CoinZoom, Inc.	Salt Lake City	UT
Comdata TN, Inc.	Brentwood	TN
Convera USA, LLC	Denver	CO
Creative Solutions Software Corp.	Ann Arbor	MI
CSG Forte Payments, Inc.	Fort Worth	TX
Currency Com US LLC	Jersey City	NJ
Currency Commerce, LLC	Fort Myers	FL
Currency Exchange International Corp	Orlando	FL
Dakota Platform, Inc.	Boulder	CO
Dandelion Payments, Inc.	Buena Park	CA
DPAYMENTS LLC	Miami	FL
DVTR Inc.	Calgary	
eBay Commerce Inc.	San Jose	CA
EntrataPay, LLC	Lehi	UT
Ethos Payment Solutions, Inc.	Irving	TX
eToro USA LLC	Hoboken	NJ
EVERI MTL, LLC	Las Vegas	NV
Expensify Payments LLC	Portland	OR
FalconX Delta, Inc.	San Mateo	CA
Felix Technologies Inc.	Miami	FL
Figure Payments Corporation	San Francisco	CA
Finxera, Inc.	Alpharetta	GA
Fireblocks LLC	Boston	MA
Flexa Inc.	New York	NY
Flutterwave Payments, LLC	Miami	FL
Flywire Global Corp.	Boston	MA
Foris DAX, Inc.	Tyler	TX
GalaxyOne Prime LLC	Jersey City	NJ
Gate US, Inc.	Santa Clara	CA
Gemini Moonbase, LLC	Miami	FL

Gemini Trust Company, LLC	New York	NY
Global Holdings LLC	Tulsa	OK
Golden Money Transfer, Inc.	Cambridge	MA
Google Payment Corp.	Mountain View	CA
GPD Holdings LLC	Chicago	IL
Green Dot Corporation	Provo	UT
GUAVAPAY USA LLC	Lincolnshire	IL
Gusto, Inc.	San Francisco	CA
Hopper Money (USA), Inc.	Boston	MA
IDT Payment Services, Inc.	Newark	NJ
Incomm Financial Services, Inc.	Columbus	GA
Inmar Services, LLC	Winston-Salem	NC
Inter & Co Payments, Inc.	Miami	FL
Intercambio Express, Inc.	Elkhart	IN
Intermex Wire Transfer, LLC	Miami	FL
International Payout Systems Inc.	Fort Lauderdale	FL
Internet Escrow Services, Inc.	San Francisco	CA
Intuit Payments Inc.	Mountain View	CA
INX Digital, Inc.	Gaithersburg	MD
JHA Money Center, Inc.	Monett	MO
JPay LLC	Miramar	FL
Keefe Commissary Network, L.L.C.	Saint Louis	MO
Klarna Inc.	Columbus	OH
Latitude Payments Inc.	Spring	TX
Layer2 Financial Inc.	Miami	FL
Lightspark Payments, LLC	Los Angeles	CA
LL Pay U.S., LLC	New York	NY
Mastercard Transaction Services (US) LLC	New York	NY
Maxitransfers LLC	Irving	TX
Melio Solutions Inc.	New York	NY
MEMO Financial Services America, Inc.	Wormleysburg	PA
Mercari, Inc.	Palo Alto	CA
Meta Payments Inc.	Menlo Park	CA
Mezu (NA), Inc.	Denver	CO
Monex Inc.	Washington	DC
Money Management International, Inc.	Stafford	TX
Moneycorp US Inc.	Providence	RI
MoneyGram Payment Systems, Inc.	Minneapolis	MN
MOOMOO CRYPTO INC.	Jersey City	NJ
MoonPay USA LLC	New York	NY
MSB USA Inc	Plano	TX
Mural Networks, Inc.	New York	NY
Navro Payments USA LLC	Wilmington	DE

Netspend Corporation	Austin	TX
NIC Services, LLC	Overland Park	KS
Noah US, Inc.	Pittsburgh	PA
Nuvei US LLC	Scottsdale	AZ
NYDIG Execution LLC	New York	NY
NYDIG Trust Company LLC	New York	NY
OKX INC.	San Jose	CA
Omnex Group, Inc.	Englewood Cliffs	NJ
OwlTing USA, Inc.	Arlington	VA
Pangea USA, LLC	Chicago	IL
Paychex Holdings, LLC	Rochester	NY
Payment Progress LLC	Red Bank	NJ
PayNearMe Financial, Inc.	Santa Clara	CA
Payoneer Inc.	New York	NY
PayPal Digital, Inc.	New York	NY
PayPal, Inc.	San Jose	CA
Paypool LLC	Bethesda	MD
Paysend US LLC	Miami	FL
Payward Financial, Inc.	Cheyenne	WY
Payward Interactive, Inc.	Cheyenne	WY
Photon Dance Global Inc	Costa Mesa	CA
PINGPONG GLOBAL SOLUTIONS INC	New York	NY
Pionex Inc.	Princeton	NJ
PLACID NK CORPORATION	Jackson Heights	NY
PrimePay, LLC	Bradenton	FL
Procore Payment Services, Inc.	Carpinteria	CA
Provenance Technologies, Inc.	San Francisco	CA
RAM Payment, LLC	Knoxville	TN
Ramp Payments Corporation	New York	NY
Real Time Financial Services LLC	Miami	FL
RealNet Payments LLC	Cincinnati	OH
RealPage Payments Services LLC	Richardson	TX
Red Envelope Delta Inc.	Dover	DE
Remitly, Inc.	Seattle	WA
Ripple Markets DE LLC	San Francisco	CA
Rippling Payments, Inc.	San Francisco	CA
Rise Works Licensing LLC	Beachwood	OH
River Financial Inc.	Columbus	OH
Robinhood Crypto, LLC	Menlo Park	CA
Robinhood Money, LLC	Menlo Park	CA
ROCKITCOIN, LLC	Chicago	IL
Servicio UniTeller, Inc.	Rochelle Park	NJ
Skrill USA, Inc.	Jacksonville	FL

Spectrum Global Payment Solutions, Inc.	Houston	TX
StoneX Payment Services Ltd.	Miami	FL
Stripe Payments Company	South San Francisco	CA
TabaPay Payment Services LLC	Palo Alto	CA
TapTap Send Payments Co.	New York	NY
Tech Friends, Inc.	Jonesboro	AR
Temu Payments Inc.	Boston	MA
Thunes Financial Services LLC	San Francisco	CA
TIAGN I, Inc.	Atlanta	GA
Tipalti, Inc.	Foster City	CA
Toast Processing Services LLC	Boston	MA
TouchPay Holdings, LLC	Dallas	TX
Transak USA LLC	Miami	FL
Transfermate, Inc.	Atlanta	GA
Trustly, Inc.	Palo Alto	CA
U.S. Payments, LLC	Tulsa	OK
Unchained Trading, LLC	Austin	TX
Uphold HQ Inc.	San Francisco	CA
Upwork Payments Inc.	Palo Alto	CA
USForex Inc.	San Francisco	CA
Veem Payments Inc.	San Francisco	CA
Viamericas Corporation	Coral Gables	FL
Visa Global Services Inc.	Foster City	CA
Webull Pay LLC	St. Petersburg	FL
Western Union Financial Services, Inc.	Denver	CO
Western Union International Services, LLC	Denver	CO
WisdomTree Digital Movement, Inc.	New York	NY
Wise US Inc.	New York	NY
Wizz Cross Border USA Inc.	Iselin	NJ
WorldRemit Corp.	Boston	MA
X Payments LLC	Palo Alto	CA
XTRANSFER INC.	New York	NY
YapStone, Inc.	Larkspur	CA
Yardi Payments, LLC	Santa Barbara	CA
Zap Solutions, Inc.	Chicago	IL
ZEBEDEE, LLC	Hoboken	NJ
Zerohash LLC	Chicago	IL

WEST VIRGINIA REGULATED CONSUMER LENDERS

Company Name	Type	Street Address
Beckley Loan Company	Main	622 Neville Street
Lendmark Financial Services of West Virginia, Inc.	Main	796 Foxcroft Avenue, Suite 105
	Branch	105 LB&T Way
	Branch	10 River Walk Drive
	Branch	3020 Champion Drive
	Branch	250 Piercy Drive, Suite 17
	Branch	506 Emily Drive
	Branch	6526 Mall Road
	Branch	150 Courthouse Road, Suite 104
	Branch	910 Nitro Market Place
	Branch	121 Beckley Crossing Shopping Center
	Branch	2600 Middletown Commons, Suite 137
	Branch	2200 Grand Central Avenue, Suite 105
	Branch	217 Oak Lee Drive, Suite 2B
OneMain Financial, Inc.	Main	340 MacCorkle Avenue, Suite 310
	Branch	63A Water Street
	Branch	129 Dayton Street
	Branch	522 Emily Drive
	Branch	4341 Route 60 East, Suite 175
	Branch	101 Tygart Mall Loop, Suite 106
	Branch	1253 Stafford Drive
	Branch	271 Mall Road
	Branch	1021 National Road, Suite 1
	Branch	2837 Pike Street, Suite 2B
	Branch	213 Coleman Drive, Suite 6
	Branch	57 Middleway Pike, Suite B
	Branch	1349 Edwin Miller Boulevard
	Branch	196 N Tornado Way, Suite 5
	Branch	95 West Main Street
	Branch	827 Fairmont Road, Suite 103

WEST VIRGINIA FINTECH REGULATORY SANDBOX PARTICIPANTS

None.

VERIFICATION OF ANNUAL REPORT

I, M. Katherine Lawson, having been duly authorized by Commissioner Dawn E. Holstein, hereby verify, pursuant to WV Code §31A-2-12, that:

- In making the examination of each financial institution a qualified person employed by the Division of Financial Institutions has personally and carefully inspected the books, papers and affairs of the institution, or, in the case of certain banking institutions, the Division of Financial Institutions has accepted a reasonably current examination made by the Federal Deposit Insurance Corporation or the Federal Reserve System; and
- As far as I know or am informed, neither the Commissioner nor any other person in the Division of Financial Institutions has, in any case received or agreed to receive directly or indirectly any reward, gift, or promise thereof, from any officer or other person connected with any financial institution.

M. Katherine Lawson

Taken, subscribed and sworn to before me this 19th day of October 2026.

OFFICIAL SEAL
NOTARY PUBLIC
STATE OF WEST VIRGINIA
Lori L. DeBruyn
West Virginia Division of Financial Institutions
900 Pennsylvania Avenue, Suite 306
Charleston, WV 25302
My Commission Expires March 17, 2030

Notary Public